IN THE UNITED STATES PATENT AND TRADEMARK OFFICE

Serial No.:	10/697,917	**Conf. No.:**	9643
Filing Date:	30 October 2003	**Art Unit:**	2194
Applicant:	Tuel	**Examiner:**	Wu, Qing Yuan
Title:	Method, system and program product for processing a transaction	**Docket No.:**	RSW920030189US1 (IBMR-0049)

Mail Stop AF
Commissioner for Patents
P.O. Box 1450
Alexandria, VA 22313-1450

AFTER FINAL AMENDMENT

Sir:

This paper is being filed in response to the Final Office Action dated 10 September 2007.

Please amend the above-identified application as follows:

Amendments to the Claims begins on page 2 of this paper.

Remarks begins on page 7 of this paper.